V.   __CLAIMS__

1.   A computer method for adjusting participation in a pool, the method including the steps of:

forming a pool to handle a monetary obligation over a period of time;

storing, in a computer rules, for participation in the pool over the period of time; and

using the computer to carry out the step of adjusting the participation periodically within the period of time and in accordance with the rules.

2.   The method of claim 1, wherein the step of adjusting the participation includes changing membership in the pool.

3.   The method of claim 1, wherein the step of adjusting the participation includes changing responsibility for the obligation respectively for a member of the pool.

4.   The method of claim 1, wherein the step of adjusting the participation includes changing responsibility for the obligation for the pool.